

Fill in this information to identify the case:

Debtor 1 JEFFREY R. DRYDEN

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-22099GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: FREEDOM MORTGAGE CORP Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account 1 2 0 0

Property Address: 555 3RD ST
BUTLER PA 16001

Part 2: Cure Amount**Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>12,647.87</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>12,647.87</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>100.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>100.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>12,747.87</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$734.64

The next postpetition payment is due on

8 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 08/03/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JEFFREY R. DRYDEN**
Name

Case number (if known) **16-22099GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
08/28/2018	1089853	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	144.44
09/25/2018	1093029	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	327.52
10/29/2018	1096240	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,019.42
11/27/2018	1099435	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	320.22
12/21/2018	1102556	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	320.22
01/25/2019	1105711	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	320.22
02/25/2019	1108982	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	320.22
03/25/2019	1112238	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	190.07
04/26/2019	1115519	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,053.72
05/24/2019	1118927	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	350.40
06/25/2019	1122303	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	350.40
07/29/2019	1125730	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	362.48
08/27/2019	1129230	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	362.48
09/24/2019	1132586	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	3,715.18
10/24/2019	1135849	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,065.03
11/25/2019	1139307	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	355.48
12/23/2019	1142732	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	355.48
01/28/2020	1146154	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	358.50
02/25/2020	1149650	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	358.50
03/23/2020	1153188	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	358.50
04/27/2020	1156625	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	639.39
				<u>12,647.87</u>

Post Petition Claim (1305) (Part 2 (d))

01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	100.00
				<u>100.00</u>

MORTGAGE REGULAR PAYMENT (Part 3)

12/21/2016	1023822	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	3,150.13
01/27/2017	1027264	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	994.37
02/24/2017	1030711	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	701.06
03/28/2017	1034122	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	728.93
04/21/2017	1037470	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	804.41
05/25/2017	1040728	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,315.30
06/27/2017	1044086	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	894.28
07/25/2017	1047416	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	905.02
08/25/2017	1050754	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	921.21
09/26/2017	1054065	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	821.77
10/25/2017	1057433	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
11/21/2017	1060725	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
12/21/2017	1063989	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
01/25/2018	1067398	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
02/23/2018	1070622	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
03/28/2018	1073792	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
04/24/2018	1077034	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
05/25/2018	1080275	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
06/22/2018	1083472	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
07/26/2018	1086620	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
08/28/2018	1089853	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
09/25/2018	1093029	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
10/29/2018	1096240	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
11/27/2018	1099435	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
12/21/2018	1102556	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
01/25/2019	1105711	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
02/25/2019	1108982	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	702.28
03/25/2019	1112238	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	855.28
04/26/2019	1115519	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	732.88
05/24/2019	1118927	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	732.88
06/25/2019	1122303	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	732.88
07/29/2019	1125730	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	732.88
08/27/2019	1129230	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	732.88
09/24/2019	1132586	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	732.88
10/24/2019	1135849	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	732.88

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
11/25/2019	1139307	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
12/23/2019	1142732	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
01/28/2020	1146154	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
02/25/2020	1149650	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
03/23/2020	1153188	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
04/27/2020	1156625	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
05/26/2020	1160025	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
06/26/2020	1163424	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
07/29/2020	1166560	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
08/25/2020	1169635	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	497.31
09/28/2020	1172712	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	943.21
10/26/2020	1175817	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
11/24/2020	1178892	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
12/21/2020	1181873	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	527.58
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	912.94
02/22/2021	1187928	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	720.26
03/26/2021	1191195	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	792.16
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	734.64
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	734.64
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	734.64
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	229.10
				<u>43,910.02</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JEFFREY R. DRYDEN
555 3RD STREET
BUTLER, PA 16001

MATTHEW M HERRON ESQ
THE DEBT DOCTORS LLC
607 COLLEGE ST STE 101
PITTSBURGH, PA 15232

FREEDOM MORTGAGE CORP
ATTN PAYMENT PROCESSING
10500 KINCAID DR
FISHERS, IN 46037

FREEDOM MORTGAGE
907 PLEASANT VALLEY AVE
STE 3
MOUNT LAUREL, NJ 08054

MARIO HANYON ESQ
BROCK & SCOTT PLLC
302 FELLOWSHIP RD STE 130
MT LAUREL, NJ 08054

8/3/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee